

**Information to identify the case:**

Debtor 1	<b>Jack E Cantillo</b>	Social Security number or ITIN	<b>xxx-xx-6067</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Elisa A Cantillo</b>	Social Security number or ITIN	<b>xxx-xx-6228</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>District of New Jersey</b>			
Case number: <b>11-45178-CMG</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jack E Cantillo

Elisa A Cantillo

2/27/17

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jack E Cantillo  
 Elisa A Cantillo  
 Debtors

Case No. 11-45178-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

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 Total Noticed: 52

Date Rcvd: Feb 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2017.

db/jdb	+Jack E Cantillo, Elisa A Cantillo, 940 Somerset Dr, Toms River, NJ 08753-4573
cr	+Capital One, POB 740933, Dallas, TX 75374-0933
cr	+ECAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136
512602126	+Amanda Cantillo, 10 Commercial Avenue, New Brunswick, NJ 08901-1401
512679153	+Capital One, N.A., c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933
512882879	+Capital One, N.A., Attn: Mortgage Payments 31063-1111, 7933 Preston Rd., Plano, TX 75024-2359
512602131	+Centers For Medicare & Medicaid Services, C/O Medicare Secondary Payer Recovery, P.O. Box 138832, Oklahoma City, OK 73113-8832
512629738	+Department Stores National Bank/American Express, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
512602135	+FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253 (address filed with court: Fifth Third Bank, 38 Fountain Square Plaza, Cincinnati, OH 45263)
512653106	+Fifth Third Bank, 9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652
512602137	+Hhgregg, 10560 Forest Hill Blvd. E., Wellington, FL 33414-3135
512602139	+Home Depot Card Services, Processing Center, Des Moines, IA 50364-0001
512602144	+Lisa Cantillo, 1297 Linda Dr., Toms River, NJ 08753-4782
512602149	+State Of New Jersey, Division Of Taxation, P.O. Box 046, Trenton, NJ 08646-0046

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Feb 27 2017 21:49:32 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Feb 27 2017 21:49:31 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
512602125	+EDI: RMSC.COM Feb 27 2017 21:48:00 6th Ave / GEMB, P.O. Box 960061, Orlando, FL 32896-0061
512602128	+EDI: AMEREXPR.COM Feb 27 2017 21:48:00 American Express, PO Box 981537, El Paso, TX 79998-1537
512602127	+EDI: AMEREXPR.COM Feb 27 2017 21:48:00 American Express, PO Box 1270, Newark, NJ 07101-1270
512691337	EDI: BECKLEE.COM Feb 27 2017 21:48:00 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
512602130	+EDI: CAPITALONE.COM Feb 27 2017 21:48:00 Capital One Bank N.A., P.O. Box 71083, Charlotte, NC 28272-1083
515961499	+EDI: AISACG.COM Feb 27 2017 21:48:00 Capital One N.A., c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
513285070	+EDI: BASSASSOC.COM Feb 27 2017 21:48:00 Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
512705960	EDI: CHASE.COM Feb 27 2017 21:48:00 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
512602132	+EDI: CHASE.COM Feb 27 2017 21:48:00 Chase/Mariott Rewards Cardmember Service, P.O. Box 15153, Wilmington, DE 19886-5153
512602133	+EDI: RMSC.COM Feb 27 2017 21:48:00 City Furniture / GE Money Bank, P.O. Box 960061, Orlando, FL 32896-0061
512717162	+EDI: CRFRSTNA.COM Feb 27 2017 21:48:00 Credit First National Association, Po Box 818011, Cleveland, OH 44181-8011
512602134	+EDI: TSYS2.COM Feb 27 2017 21:48:00 Department Stores National Bank, P.O. Box 183084, Columbus, OH 43218-3084
512629737	+EDI: TSYS2.COM Feb 27 2017 21:48:00 Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
512602136	+EDI: CRFRSTNA.COM Feb 27 2017 21:48:00 Firestone Credit First NA, P.O. Box 81344, Cleveland, OH 44188-0001
512803311	EDI: RMSC.COM Feb 27 2017 21:48:00 GE Capital Retail Bank, Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661
512602138	+EDI: RMSC.COM Feb 27 2017 21:48:00 HHGregg / GEMB, P.O. Box 960061, Orlando, FL 32896-0061
512917013	+EDI: BASSASSOC.COM Feb 27 2017 21:48:00 HSBC Bank Nevada, N.A., c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
512602140	+EDI: HFC.COM Feb 27 2017 21:48:00 HSBC/Best Buy, P.O. Box 17298, Baltimore, MD 21297-1298
513301068	EDI: AIS.COM Feb 27 2017 21:48:00 InSolve Recovery, LLC by American InfoSource LP, PO Box 269093, Oklahoma City, OK 73126-9093
512602141	EDI: IRS.COM Feb 27 2017 21:48:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
512602143	+EDI: CBSKOHLS.COM Feb 27 2017 21:48:00 Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983
512602145	+EDI: RMSC.COM Feb 27 2017 21:48:00 Lowe's/GEMB, PO Box 965005, Orlando, FL 32896-5005
512906829	EDI: BL-CREDIGY.COM Feb 27 2017 21:48:00 Main Street Acquisition Corp, Becket and Lee LLP, Attorneys/Agent for Creditor, POB 3001, Malvern PA 193550701

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 52

Date Rcvd: Feb 27, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512808116 +EDI: OPHSUBSID.COM Feb 27 2017 21:48:00 OAK HARBOR CAPITAL IV, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
512876591 EDI: PRA.COM Feb 27 2017 21:48:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk VA 23541  
512930941 EDI: PRA.COM Feb 27 2017 21:48:00 Portfolio Recovery Associates, LLC, c/o Lowes,  
POB 41067, Norfolk VA 23541  
512905278 EDI: PRA.COM Feb 27 2017 21:48:00 Portfolio Recovery Associates, LLC, c/o Qvc Receivables,  
POB 41067, Norfolk VA 23541  
512935195 EDI: PRA.COM Feb 27 2017 21:48:00 Portfolio Recovery Associates, LLC,  
c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541  
512931109 EDI: PRA.COM Feb 27 2017 21:48:00 Portfolio Recovery Associates, LLC, c/o Thd,  
POB 41067, Norfolk VA 23541  
512602147 +EDI: RMSC.COM Feb 27 2017 21:48:00 QVC/GEMB, P.O. Box 530905, Atlanta, GA 30353-0905  
512602148 +EDI: SEARS.COM Feb 27 2017 21:48:00 Sears Credit Cards, P.O. Box 183082,  
Columbus, OH 43218-3082  
512602150 EDI: TFSR.COM Feb 27 2017 21:48:00 Toyota Financial Services, P.O. Box 17187,  
Baltimore, MD 21297  
512602151 EDI: TFSR.COM Feb 27 2017 21:48:00 Toyota Motor Credit, 5005 N River Rd,  
Cedar Rapids, IA 52411  
512664126 EDI: TFSR.COM Feb 27 2017 21:48:00 Toyota Motor Credit Corporation, PO BOX 8026,  
Cedar Rapids, IA. 52408-8026  
514739994 +EDI: BASSASSOC.COM Feb 27 2017 21:48:00 eCAST Settlement Corporation,  
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083  
514739995 +EDI: BASSASSOC.COM Feb 27 2017 21:48:00 eCAST Settlement Corporation,  
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712,  
eCAST Settlement Corporation, c/o Bass & Associates, P.C. 85712-1083  
TOTAL: 38

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
512679160\* Capital One, N.A.  
+Capital One, N.A., c/o Creditors Bankruptcy Service, P.O. Box 740933,  
Dallas, TX 75374-0933  
512602142\* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
512602129 ###+Capital One, 6151 Chevy Chase Drive, Laurel, MD 20707-2918  
512602146 ###+Nationwide Credit Inc., 2002 Summit Blvd Ste 600, Atlanta, GA 30319-1559

TOTALS: 1, \* 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 01, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on February 27, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Alexandra T. Garcia on behalf of Creditor Capital One NJECFMAIL@mwclaw.com  
Alexandra T. Garcia on behalf of Creditor Capital One, N.A. NJECFMAIL@mwclaw.com  
Denise E. Carlon on behalf of Creditor Capital One, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Eugene D. Roth on behalf of Joint Debtor Elisa A Cantillo erothesq@gmail.com  
Eugene D. Roth on behalf of Debtor Jack E Cantillo erothesq@gmail.com  
Joshua I. Goldman on behalf of Creditor Capital One, N.A. jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com

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Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 8